

Fill in this information to identify the case:

Debtor 1 JAMES V ISBELL

Debtor 2 GAIL M ISBELL
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN District of PA

Case number 20-12507

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Huntington Bank Court claim no. (if known): 13

Last 4 digits of any number you use to identify the debtor's account: 3385 Date of payment change 9/1/2020
Must be at least 21 days after the date of this notice

New total payment: 414.02
Principal, interest, and escrow

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

x No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ New interest rate: _____

Current principal and interest payment: _____ New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Average daily balance

Current mortgage payment: \$ 427.38 New mortgage payment: \$ 414.02

Debtor 1 JAMES V ISBELL Case number (if known) 20-12507
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /S/ BETH YANNIELLO Date 08-10-2020
Signature

Print: BETH YANNIELLO Title Bankruptcy Specialist
First Name Middle Name Last Name

Company Huntington Bank

Address 5555 Cleveland Ave GW1N10
Number Street
Columbus OH 43231
City State ZIP Code

Contact phone 1-888-632 5547

Email: bankruptcy@huntington.com